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MESSAGE:

DRAFT
Amendment
attached

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Patent Attorney Docket No. 26796.2**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:
David P. Cook

Ser. No.: 09/427,968

Filed: October 27, 1999

For: CENTRALIZED AUTHORIZATION AND
FRAUD-PREVENTION SYSTEM FOR
NETWORK-BASED TRANSACTIONS

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Customer No.

Group Art Unit: 3621

Worjloh, J.

DRAFT
For Discussion Purposes Only

AMENDMENT

Box Non Fee Amendment
Commissioner For Patents
Washington, DC 20231

Dear Sir:

In response to the Office action mailed May 2, 2002, please amend the above-identified patent application as follows:

In The Claims:

Please amend the following claims:

1. (Amended) A system for authorizing a credit transaction between a customer and an e-commerce merchant, the system comprising:
 - means for identifying rights to use a charge account identified by a first account number;
 - a database for storing the first account number, and for receiving and storing a first signature phrase responsive to a positive identification of rights to use the charge account;
 - an interface for receiving a second account number and a second signature phrase from the customer; and
 - a comparator for comparing the first and second account numbers and the first and second signature phrases;
- whereby the system authorizes the credit transaction upon a successful comparison of the